

Biological individuality data for use in distinguishing the individuality of a user (8) are picked up, and a user authentication card (7) with at least part of the biological individuality data recorded thereon is issued. The contents of the record in the user authentication card (7) are read out by an authentication-card reader (41), and compared with biological individuality data input by the user through an identity acquisition device. Such personal authentication is directly executed at an authentication access terminal (4). The system also includes certification authorities (2), (3), each of which records part of the biological individuality data so that the certification authorities can additionally authenticate personal identification in response to inquiry from the authentication access terminal (4), thus improving the reliability. The authentication IC card used in the system is provided with a CPU, an authentication file storing identity information, and an application file classified into files according to the depth of authentication.